IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF OKLAHOMA

In Re:)	
Kevin M. Gildea and)	
Lisa A. Gildea) Case No. 14-8148	84
)	
) (Chapter 13)	
20556 E. 47th St. S.)	
Broken Arrow, OK 74014)	
)	
Debtors.)	

SECOND AMENDED PLAN AND SUMMARY NOTICE OF INCORPORATION OF TERMS OF ORIGINAL PLAN

Comes now the Debtors and files their Second Amended Plan and Summary, and Notice of Incorporation of Terms of Original Plan.

- 1. The Debtors have attached hereto their Amended Plan and Summary which provides for a term of 60 months.
- 2. All terms contained in the Original Plan filed on December 18, 2014 (except the Summary of Plan) are incorporated by reference.
- 3. Pursuant to 11 U.S.C. 1323(b) the modifications contained in the Amended Plan and Summary attached hereto and the terms of the Original Plan (except the Summary) as incorporated herein become the plan.
- 4. The secured claims have not been affected.
- 5. The distribution of unsecured creditors did not change due to the modifications.

Date: 1/29/2015

/s/ Anna Hanson

Anna Hanson, OBA #30098

Hanson & Hanson Law Firm, PLLC

4527 E. 91st St.

Tulsa, OK 74137

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Attorney for Debtor

AN AMENDED SUMMARY IS ATTACHED HERETO

Summary of Plan

Debt	or(s): Kevin Gildea and Lisa	a Gildea	Case No.	14-81484		Date	d:	1/2	9/2015		
Class	Description of Collateral	Creditor	Amount of Secured Clai	m Acet No.	Interest Rate	Beg Mo	End Mo	Monthly Payment	Paid By Trustee/ Debtor		Total Amt. Paid by Trustee
A.	2013 Ford Taurus	Ford Motor Credit	\$ 30,001.0			2	60	\$508.49		59	\$30,001.0
A.	2010 Ford Fusion	Santander Consumer USA	\$11,85			2	60	\$240.74		59	\$14,203.9
Α.	2000 Volkswagon Beetle	World Finance Corporation	\$ 1,376.0			2	13		Trustee	12	\$1,445.4
A.	- G	·							Trustee	1	\$0.0
A.								\$0.00	Trustee	1	\$0.0
A.								\$0.00		1	\$0.0
Α.									Trustee	1	\$0.0
A									Trustee Trustee	1	\$0.0
A. A.								\$0.00	Trustee	1	\$0.0 \$0.0
.A.	Mortgage on real property	Nationstar Mortgage, LLC	\$228,402.0	0 4577		3	60	\$1,552.00		58	\$90,016.0
.B.	Pre-petition arrears	Nationstar Mortgage, LLC	\$ 8,116.5		1	3	60		Trustee	58	\$8,116.5
.B.	Post-petition arrears	Nationstar Mortgage, LLC	\$ 3,104.0			3	60	\$53.52		58	\$3,104.0
.A.	Post-petition payment (already paid d								Trustee	1	\$0.0
.B.								\$0.00		1	\$0.0
.B.			\$ -					\$0.00	Trustee	1	\$0.0
.A.									Trustee	1	\$0.0
.B.			6					\$0.00		1	\$0.0
.B. .A.			\$ -					\$0.00	Trustee Trustee	1	\$0.0
.н. .В.								90.00	Trustee	1	\$0.0 \$0.0
.в. .в.									Trustee	1	\$0.0
B.								ψ0.00	Trustee	1	\$0.0
B.									Trustee	1	\$0.0
I.A.									Trustee	1	\$0.0
I.B.									Trustee	1	\$0.0
I.C.									Trustee	1	\$0.0
/.A.	Attorney Fees	Hanson & Hanson Law Firm, P	LC						Trustee		\$1,310.0
√.B. √.B.	Taxes Taxes								Trustee Trustee		
	Tanoo										
V.B.	Takeo								Trustee		
V.B. V.B. V.B.			-						Trustee Trustee		
V.B. V.B.									Trustee		\$148,196.9
V.B. V.B.			Applicable Commitment Period		Plan Term	Beg	End	Mo Pmt	Trustee Trustee	# Mos	\$148,196.9 Amt. Paid
V.B. V.B. V.B. Fotal	/ Executory Contracts:		Commitment Period	50	_	Beg 1	End 1	Mo Pmt \$820.00	Trustee Trustee Trustee	# Mos	Amt. Paid
V.B. V.B. V.B. Total	/ Executory Contracts:		Commitment Period	50	Term	1	1	\$820.00	Trustee Trustee Trustee	1	Amt. Paid \$820.0
V.B. V.B. V.B. Total			Commitment Period	50	Term	1 2	1 2	\$820.00 \$1,640.00	Trustee Trustee Trustee Trustee Debtor	1	Amt. Paid \$820.0 \$1,640.0
V.B. V.B. V.B. Total	/ Executory Contracts:		Commitment Period	50	Term	1	1	\$820.00	Trustee Trustee Trustee Trustee Debtor Debtor Debtor	1 1 58	Amt. Paid \$820.0 \$1,640.0 \$206,770.0
V.B. V.B. V.B. Total	/ Executory Contracts:		Commitment Period		Term	1 2	1 2	\$820.00 \$1,640.00	Trustee Trustee Trustee Trustee Debtor	1	Amt. Paid \$820.0 \$1,640.0 \$206,770.0 \$0.0
V.B. V.B. V.B. Total	/ Executory Contracts:		Commitment Period	INT PAID INTO PLAN	Term	1 2	1 2	\$820.00 \$1,640.00	Trustee Trustee Trustee Trustee Debtor Debtor Debtor	1 1 58	Amt. Paid \$820.0 \$1,640.0 \$206,770.0 \$0.0 \$209,230.0
V.B. V.B. V.B. Total	/ Executory Contracts:		Commitment Period TOTAL AMOU Trustee Fee (INT PAID INTO PLAN	Term 60	1 2 3	1 2 60	\$820.00 \$1,640.00	Trustee Trustee Trustee Trustee Debtor Debtor Debtor	1 1 58	Amt. Paid \$820.0 \$1,640.0 \$206,770.0 \$0.0 \$209,230.0 \$20,923.0
V.B. V.B. V.B. Total	/ Executory Contracts:		TOTAL AMOU Trustee Fee (Total paid to 0	INT PAID INTO PLAN 10%) Class I, II, III, IV.A and IV	60 60 7.B. creditors	1 2 3	1 2 60	\$820.00 \$1,640.00	Trustee Trustee Trustee Trustee Debtor Debtor Debtor	1 1 58	Amt. Paid \$820.0 \$1,640.0 \$206,770.0 \$0.0 \$209,230.0 \$20,923.0 \$148,196.9
V.B. V.B. V.B. Total	/ Executory Contracts:		TOTAL AMOU Trustee Fee (Total paid to C Amount to be	INT PAID INTO PLAN 10%) Class I, II, III, IV.A and IV paid to Class IV.C. Uns	60 60 7.B. creditors accured Claim	1 2 3 s above	1 2 60	\$820.00 \$1,640.00 \$3,565.00	Trustee Trustee Trustee Trustee Debtor Debtor Debtor	1 1 58	Amt. Paid \$820.0 \$1,640.0 \$206,770.0 \$0.0 \$209,230.0 \$20,923.0 \$148,196.9 \$40,090.8
V.B. V.B. V.B. Total	/ Executory Contracts:		TOTAL AMOUT Trustee Fee (Total paid to 6 Amount to be Amount by wh	INT PAID INTO PLAN 10%) Class I, II, III, IV.A and IV	60 60 7.B. creditors coured Claim If positive the	1 2 3 s above	1 2 60 is feas	\$820.00 \$1,640.00 \$3,565.00	Trustee Trustee Trustee Trustee Debtor Debtor Debtor Debtor	1 1 58 1	Amt. Paid \$820.0 \$1,640.0 \$206,770.0 \$0.0 \$209,230.0 \$20,923.0 \$148,196.9 \$40,090.8
V.B. V.B. V.B. Total	/ Executory Contracts: are no other executory contracts. ABOVE MEDIAN DISPOSABLE INC.		TOTAL AMOUT Trustee Fee (Total paid to CAmount to be Amount paid to CAmount to CA	INT PAID INTO PLAN 10%) lass I, II, III, IV.A and IV paid to Class IV.C. Uns ich plan is not feasible (d to Class IV.C. claims (60 60 7.B. creditors coured Claim If positive the	1 2 3 s above	1 2 60 is feas	\$820.00 \$1,640.00 \$3,565.00	Trustee Trustee Trustee Trustee Debtor Debtor Debtor Debtor	1 1 58 1	Amt. Paid \$820.0 \$1,640.0 \$206,770.0 \$0.0 \$209,230.0 \$20,923.0 \$148,196.9 \$40,090.8
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V.B. V.B. V.B. Total	ABOVE MEDIAN DISPOSABLE INC Monthly Net Disposable Income: (f Disposable Income to Unsecured (f Amount available to all Creditors of Total Priority Claims: Chapter 7 Test Amount:	Form 22C, L. 59) Creditors Amount (DITUC): under Chapter 7:	TOTAL AMOUT Trustee Fee (Total paid to CAmount to be Amount by what amount paid \$668.	JINT PAID INTO PLAN 10%) Jlass I, II, III, IV.A and IV paid to Class IV.C. Uns ich plan is not feasible (d to Class IV.C. claims (7.B. creditors coured Claim If positive the non-priority to Estimated Class IV.C Claims Rel Total Class Required A	1 2 3 above as: en plan unsecu	is feasi red cred ent to Us per So to Class Non-Pr	\$820.00 \$1,640.00 \$3,565.00 stible). ditors) is zero to the F s IV.C. iority Unsecure	Trustee Trustee Trustee Trustee Trustee Debtor Debtor Debtor Debtor Debtor Debtor Debtor Debtor	1 1 58 1	Amt. Paid \$820.00 \$1,640.00 \$206,770.00 \$209,230.00 \$209,23.00 \$148,196.90 \$40,090.80 \$19.30 \$78,833 \$40,090.80
V.B. V.B. V.B. Total	ABOVE MEDIAN DISPOSABLE INC Monthly Net Disposable Income: (f Disposable Income to Unsecured C Amount available to all Creditors u Total Priority Claims: Chapter 7 Test Amount: Greater of Below Median DITUC or	Form 22C, L. 59) Creditors Amount (DITUC): Inder Chapter 7: Chapter 7 Test Amount:	TOTAL AMOUT Trustee Fee (Total paid to CAmount to be Amount by walf amount pair \$668. \$40,090. \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0	JINT PAID INTO PLAN 10%) Plass I, II, III, IV.A and IV paid to Class IV.C. Uns- ich plan is not feasible (d to Class IV.C. claims (1880) 000	7.B. creditors coured Claim If positive the non-priority to Estimated Class IV.C Claims Rel Total Class Required A	1 2 3 above as: en plan unsecu	is feasi red cred ent to Us per So to Class Non-Pr	\$820.00 \$1,640.00 \$3,565.00 ble). ditors) is zero to the control of the control	Trustee Trustee Trustee Trustee Trustee Debtor Debtor Debtor Debtor Debtor Debtor Debtor Debtor	1 1 58 1	Amt. Paid \$820.0 \$1,640.0 \$206,770.0 \$0.0 \$209,230.0 \$148,190.9 \$40,090.8 \$19.3 ant is zero.
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V.B. V.B. V.B. Total	ABOVE MEDIAN DISPOSABLE INC Monthly Net Disposable Income: (f Disposable Income to Unsecured of Amount available to all Creditors u Total Priority Claims: Chapter 7 Test Amount: Greater of Below Median DITUC or Greater of Above Median DITUC or	Form 22C, L. 59) Creditors Amount (DITUC): under Chapter 7: Chapter 7 Test Amount: Chapter 7 Test Amount:	TOTAL AMOUTrustee Fee (Total paid to CAmount to be Amount pair amount pair \$668. \$40,090.	INT PAID INTO PLAN 10%) 10lass I, II, III, IV.A and IV paid to Class IV.C. Uns ich plan is not feasible (d to Class IV.C. claims (18 18 10 10 10 10 10 10 10 10 10 10 10 10 10	7.B. creditors coured Claim if positive the non-priority i Estimated Class IV.C. Claims Rel Total Class Required A Estimated	1 1 2 3 3 s above sis: en plan unsecu Payme Claims egated i IV.C. (mount Perceni	1 1 2 60 is feasible for the United States of the Class Non-Proto Class Non-Proto Classage to DISPO DISPO	\$820.00 \$1,640.00 \$3,565.00 ble). ditors) is zero to the secured Cross IV.C. Claims Class IV.C. Cl	Trustee Trustee Trustee Trustee Trustee Trustee Trustee Trustee Trustee Debtor	1 1 58 1	Amt. Paid \$820.0 \$1,640.0 \$206,770.0 \$0.0 \$209,230.0 \$148,196.9 \$40,090.8 \$19.3 nt is zero. \$78,83 \$78,83 \$40,090.8 50.85
V.B. V.B. V.B. Total	ABOVE MEDIAN DISPOSABLE INC Monthly Net Disposable Income: (f Disposable Income to Unsecured (f Amount available to all Creditors u Total Priority Claims: Chapter 7 Test Amount: Greater of Below Median DITUC or Greater of Above Median DITUC or Amount proposed to Pay to Class	Form 22C, L. 59) Creditors Amount (DITUC): under Chapter 7: Chapter 7 Test Amount: Chapter 7 Test Amount: IV.C. Claims (In Re Lanning):	TOTAL AMOUT Trustee Fee (Total paid to CAmount to be Amount by walf amount pair \$668. \$40,090. \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0	INT PAID INTO PLAN 10%) 10lass I, II, III, IV.A and IV paid to Class IV.C. Uns ich plan is not feasible (d to Class IV.C. claims (18 18 10 10 10 10 10 10 10 10 10 10 10 10 10	7.B. creditors accured Claim f positive the non-priority i Estimated Class IV.C. Claims Rel Total Class Required A Estimated I BELOW M Amount pa	1 2 3 3 s above sis: en planunsecu Payme Claimsecu Payme Claimsecu Payme the control of the c	1 1 2 60 is feasive to Class Non-Proto Classiage to DISPO ponths 1	\$820.00 \$1,640.00 \$3,565.00 stible). Insecured Crech, F s IV.C. iority Unsecurs IV.C. Claims Class IV.C. Cl	Trustee Trustee Trustee Trustee Trustee Trustee Trustee Trustee Trustee Debtor	1 1 58 1	Amt. Paid \$820.0 \$1,640.0 \$206,770.0 \$0.0 \$209,230.0 \$148,196.9 \$40,090.8 \$178,83 \$78,83 \$40,090.8 50.85 SN: \$123,670.6
V.B. V.B. V.B. Total	ABOVE MEDIAN DISPOSABLE INC Monthly Net Disposable Income: (f Disposable Income to Unsecured of Amount available to all Creditors u Total Priority Claims: Chapter 7 Test Amount: Greater of Below Median DITUC or Greater of Above Median DITUC or	Form 22C, L. 59) Creditors Amount (DITUC): under Chapter 7: Chapter 7 Test Amount: Chapter 7 Test Amount: IV.C. Claims (In Re Lanning):	TOTAL AMOUTrustee Fee (Total paid to CAmount to be Amount pair amount pair \$668. \$40,090.	INT PAID INTO PLAN 10%) 10lass I, II, III, IV.A and IV paid to Class IV.C. Uns ich plan is not feasible (d to Class IV.C. claims (18 18 10 10 10 10 10 10 10 10 10 10 10 10 10	7.B. creditors acured Claim f positive the non-priority of Claims Rel Total Class Required A Estimated of BELOW M Amount pa Less Trustr	1 2 3 3 abovee sis: sabovee sis: Payme Claimsecu Payme Claimsecu Perceni	is feasible featured cred cred cred to Class Non-Pr to Classage to	\$820.00 \$1,640.00 \$3,565.00 shible). Insecured Crech, F s IV.C. claims Class IV.C. Claims Class IV.C. Cl	Trustee Trustee Trustee Trustee Trustee Trustee Trustee Trustee Trustee Debtor	1 1 58 1	Amt. Paid \$820.0 \$1,640.0 \$206,770.0 \$0.0 \$209,230.0 \$20,923.0 \$148,196.9 \$40,090.8 \$78,83 \$78,83 \$40,090.8 50.85 ON: \$123,670.0 \$12,367.0
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/.B. /.B. /.B. otal	ABOVE MEDIAN DISPOSABLE INC Monthly Net Disposable Income: (f Disposable Income to Unsecured C Amount available to all Creditors u Total Priority Claims: Chapter 7 Test Amount: Greater of Below Median DITUC or Greater of Above Median DITUC or Amount proposed to Pay to Class (Must be more than Greater of DITU	Form 22C, L. 59) Creditors Amount (DITUC): under Chapter 7: Chapter 7 Test Amount: Chapter 7 Test Amount: IV.C. Claims (In Re Lanning):	TOTAL AMOUTrustee Fee (Total paid to CAmount to be Amount pail \$668. \$40,090.	JINT PAID INTO PLAN 100%) Plass I, III, III, IV.A and IV paid to Class IV.C. Uns ich plan is not feasible (d to Class IV.C. claims (18 30 00 00 00 00 00	7.B. creditors coursed Claim f positive the non-priority of Claims Rel Total Claims Required A Estimated BELOW M Amount pa Less Trust Less paym	1 2 3 3 above sis: en plan unsecu Payme Claimsecu Pour Mount Percent EDIAN Meet Percent EDIAN Meet Percent to be seents to	is feasible featured creditions and to U sper Sctoto Class Non-Proto Classiage to DISPO on this 1 Credito	\$820.00 \$1,640.00 \$3,565.00 stible). ditions) is zero to the F s IV.C. claims Class IV.C. Claims Class IV.C. Claims Class IV.C. by Debters:	Trustee Trustee Trustee Trustee Trustee Trustee Trustee Trustee Trustee Debtor	1 1 58 1	Amt. Paid \$820. \$1,640. \$206,770. \$0. \$209,230. \$148,196. \$40,090. \$78,8 \$40,090. \$0.8 \$123,670 \$123,670 \$148,196.

Class	Desc. of Collateral	Creditor	Location
I.C.			

The Debtor(s) shall make the following loan repayments to qualified plans and/or direct payments on domestic support obligations.

Monthly Payment	Creditor

Comments: